



How Health Reform Affect You

On March 23, 2010 the Patient Protection and Affordable Care Act was signed into law. Some of its provisions were further amended by the Healthcare and Education Reconciliation Act of 2010. Find out how the new law will benefit you [here](#) .

In our 2nd district of Georgia, the health care reform bill will:

Improve coverage for 294,000 residents with health insurance.

- Approximately 47% of the district (294,000 residents) receives health care coverage from an employer or through policies purchased on the individual market. Under the legislation, individuals with insurance can keep the coverage they have now, and it will get better. The insurance reforms in the bill prohibit annual and lifetime limits, eliminate rescissions for individuals who become ill while insured, ban coverage denials for pre-existing conditions, and reduce the cost of preventive care. To rein in soaring insurance costs, the reforms also limit the amount insurance companies can spend on administrative expenses, profits, and other overhead.

Give tax credits and other assistance to up to 181,000 families and 12,100 small businesses to help them afford coverage.

- Those who do not receive health care coverage through their employer will be able to purchase coverage at group rates through the new health insurance exchange. To make this insurance affordable, the legislation contains the largest middle-class tax cut for health care in history, providing middle class families with incomes up to \$88,000 for a family of four with tax credits to help pay for coverage in the exchange. For a family of four making \$50,000, the average tax credit will be approximately \$5,800. There are 181,000 households in the district that could qualify for these credits if they purchase health insurance through the exchange or, in the case of households with incomes below 133% of poverty, receive coverage through Medicaid.

Improve Medicare for 96,000 beneficiaries, including closing the donut hole.

- There are 96,000 Medicare beneficiaries in the district. The legislation improves their benefits by providing free preventive and wellness care, improving primary and coordinated care, and enhancing nursing home care. The bill also strengthens the Medicare Trust Fund, extending its solvency from 2017 to 2029.

Extend coverage to 83,500 uninsured residents.

- The legislation would extend coverage to 95% of all Americans. If this level of coverage is reached in the district, 83,500 residents who currently do not have health insurance will receive coverage

Guarantee that 14,500 residents with pre-existing conditions can obtain coverage.

- There are 14,500 uninsured individuals in the district who have pre-existing medical conditions like cancer, heart disease, and diabetes. Under the bill's insurance reforms, they cannot be denied affordable coverage.

Protect 1,900 families from bankruptcy due to unaffordable health care costs.

- There were 1,900 health care-related bankruptcies in the district in 2008, caused primarily by the health care costs not covered by insurance. The bill caps annual out-of-pocket costs at \$6,200 for individuals and \$12,400 for families who purchase insurance through the exchange

or who are insured by small businesses. It also eliminates annual and lifetime limits on all insurance coverage. These reforms ensure that no family will have to face financial ruin because of high health care costs.

Allow 59,000 young adults to obtain coverage on their parents' insurance plans.

- The legislation will allow young adults to remain on their parents' policies until they turn 26. There are 59,000 young adults in the district who could benefit from this option. For individuals under age 30, the bill creates new, inexpensive policies that allow them to obtain protection from catastrophic health care costs.

Provide millions of dollars in new funding for 38 community health centers.

- There are 38 community health centers in the district that provide health care to the poor and medically underserved. Nationwide, the legislation would provide \$11 billion in new funding for these centers. If the community health centers in the district receive the average level of support, the 38 centers will receive \$49.4 million in new assistance.

Reduce the cost of uncompensated care for hospitals and other health care providers by \$60 million annually.

- In 2008, health care providers in the district provided uncompensated care to individuals who lacked insurance coverage and were unable to pay their bills. Under the legislation, these costs of uncompensated care will be reduced by \$60 million.

[Health Reform for Women](#)

[Health Reform for Seniors](#)

[Health Reform for Young Adults](#)

[Health Reform for Small Businesses](#)

[Health Reform for Children](#)

[Health Reform for American Families](#)

[Health Reform for Early Retirees](#)

[Health Reform for Rural Americans](#)